



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Bank Trust National Association, as Trustee of the
Bungalow Series III Trust
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IN RE:

Stoney R. Bishop, Jr.

Debtor(s)

Order Filed on March 27, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 14-19952

Chapter 13

Hearing Date: March 13, 2019

Judge: Kathryn C. Ferguson

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**:

DATED: March 27, 2019

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".
Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Andrew B. Finberg, Esq.
Property Involved("Collateral"): 2 Sandstone Court, Medford, NJ 080554

Relief sought:

- ✓ Motion for relief from the automatic stay
 - Motion to dismiss
 - Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 9 months, from July 1, 2018 to March 1, 2019.
- The Debtor is overdue for 9 payments at \$2,073.47 per month.
- Less Funds held in debtor(s) suspense (\$1,363.94).

Total Arrearages Due **\$17,297.29**

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate lump sum payment shall be made in the amount of **\$17,297.29**. Payment shall be made no later than **March 27, 2019**.
- Beginning on **April 1, 2019**, regular monthly mortgage payments shall continue to be made in the amount of **\$2,073.47**.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: BSI Financial Services
314 S. Franklin Street
Titusville, PA 16354
- ✓ Regular monthly payment: BSI Financial Services
314 S. Franklin Street
Titusville, PA 16354

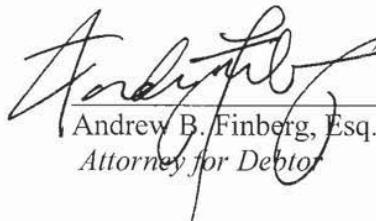
In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.
The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order


3.18.2019
Andrew B. Finberg, Esq.
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Stoney R. Bishop, Jr.
 Debtor

Case No. 14-19952-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db +Stoney R. Bishop, Jr., 2 Sandstone Court, Medford, NJ 08055-8502

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Alexandra T. Garcia on behalf of Creditor RiverSource Life Insurance Company
 NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
 Andrew B. Finberg on behalf of Debtor Stoney R. Bishop, Jr. andy@sjbankruptcylaw.com,
 abfecf@gmail.com;finbergar39848@notify.bestcase.com
 Andrew M. Lubin on behalf of Creditor Nationstar Mortgage LLC bkecf@milsteadlaw.com,
 alubin@milsteadlaw.com
 Celine P. Derkrikorian on behalf of Creditor RiverSource Life Insurance Company
 njecfmail@mwc-law.com
 Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Jonathan C. Schwalb on behalf of Creditor BSI Financial Services
 bankruptcy@friedmanvartolo.com

TOTAL: 8